

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

**JOSE A. RODRIGUEZ CERVERA  
NANETTE J. GARCIA APONTE  
DEBTOR(S)**

CASE NUM.: 11-04522 MCF

CHAPTER 13 (ASSET CASE)

**CERTIFICATE OF SERVICE**

**TO THE HONORABLE COURT:**

**COMES (S)** now Debtor(s) represented by the undersigned counsel and respectfully allege(s) and pray(s) as follows:

1. The undersigned attorney hereby certifies that has notified all creditors and persons with interest as per master address list of the Chapter 13, **dated 10/20/2011.**

**WHEREFORE**, it is respectfully requested from this Honorable Court to take notice of this service.

In San Juan, Puerto Rico, this 20<sup>th</sup>, day of October 2011.

**RESPECTFULLY SUBMITTED.**

**/S/MARILYN VALDES ORTEGA  
MARILYN VALDES ORTEGA**  
USDC PR 214711  
P.O. Box 195596  
San Juan, PR 00919-5596  
Tel. (787) 758-4400  
Fax. (787) 763-0144  
E-mail: valdeslaw@prtc.net

**United States Bankruptcy Court  
District of Puerto Rico**

**IN RE:**

Case No. **11-04522-13**

**RODRIGUEZ CERVERA, JOSE ANTONIO & GARCIA APONTE, NANETTE JUDITH**  
Debtor(s)

**Chapter 13**

**AMENDED CHAPTER 13 PAYMENT PLAN**

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee  directly  by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

|   |                            |   |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
|---|----------------------------|---|---------------|-------------|------------------|-------------|-----------------|----|---------------|----------|-----------|-------------|------------------|----|---|------|--|--|--|----|---|------|--|--|--|----|---|------|--|--|--|--|--|------------------------|-----------|-----------|-----------|---------------|---------|---------|---------|--------------------|----------|----------|----------|-----------------------|----------------------------|-----------|-----------|---------------|---------------|---------|---------|--------------------|--------------------|----------|----------|-----------|-----------|-----------|-----------|---------|---------|---------|---------|----------|----------|----------|----------|
| PLAN DATED: _____   |                            | <input checked="" type="checkbox"/> AMENDED PLAN DATED: <b>10/20/2011</b><br>Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| <b>I. PAYMENT PLAN SCHEDULE</b>   |                            | <b>II. DISBURSEMENT SCHEDULE</b>  |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">\$</td> <td style="width: 15%;"><b>345.00</b></td> <td style="width: 15%;"><b>x</b></td> <td style="width: 15%;"><b>15</b></td> <td style="width: 15%;"><b>= \$</b></td> <td style="width: 15%;"><b>5,175.00</b></td> </tr> <tr> <td>\$</td> <td><b>545.00</b></td> <td><b>x</b></td> <td><b>45</b></td> <td><b>= \$</b></td> <td><b>24,525.00</b></td> </tr> <tr> <td>\$</td> <td>x</td> <td>= \$</td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$</td> <td>x</td> <td>= \$</td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$</td> <td>x</td> <td>= \$</td> <td></td> <td></td> <td></td> </tr> </table> |                            | \$  | <b>345.00</b> | <b>x</b>    | <b>15</b>        | <b>= \$</b> | <b>5,175.00</b> | \$ | <b>545.00</b> | <b>x</b> | <b>45</b> | <b>= \$</b> | <b>24,525.00</b> | \$ | x | = \$ |  |  |  | \$ | x | = \$ |  |  |  | \$ | x | = \$ |  |  |  | <b>A. ADEQUATE PROTECTION PAYMENTS OR</b> \$ _____<br><b>B. SECURED CLAIMS:</b><br><input type="checkbox"/> Debtor represents no secured claims.<br><input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows:<br>1. <input checked="" type="checkbox"/> Trustee pays secured ARREARS:<br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Cr. <b>RG MORTGAGE</b></td> <td style="width: 10%;">Cr. _____</td> <td style="width: 10%;">Cr. _____</td> <td style="width: 10%;">Cr. _____</td> </tr> <tr> <td># <b>1154</b></td> <td># _____</td> <td># _____</td> <td># _____</td> </tr> <tr> <td>\$ <b>7,177.47</b></td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> 2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims:<br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Cr. <b>BBVA BANCO</b></td> <td style="width: 10%;">Cr. <b>FORD MOTOR CRED</b></td> <td style="width: 10%;">Cr. _____</td> <td style="width: 10%;">Cr. _____</td> </tr> <tr> <td># <b>6723</b></td> <td># <b>4755</b></td> <td># _____</td> <td># _____</td> </tr> <tr> <td>\$ <b>3,911.82</b></td> <td>\$ <b>2,059.17</b></td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> 3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL:<br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Cr. _____</td> <td style="width: 10%;">Cr. _____</td> <td style="width: 10%;">Cr. _____</td> <td style="width: 10%;">Cr. _____</td> </tr> <tr> <td># _____</td> <td># _____</td> <td># _____</td> <td># _____</td> </tr> <tr> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> 4. <input checked="" type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder:<br><b>AEELA</b> <b>COOP A/C MOROVE</b><br>5. <input type="checkbox"/> Other:<br>6. <input checked="" type="checkbox"/> Debtor otherwise maintains regular payments directly to:<br><b>RG MORTGAGE</b><br>C. PRIORITIES: The Trustee shall pay priorities in accordance with the law.<br>11 U.S.C. § 507 and § 1322(a)(2)<br>D. UNSECURED CLAIMS: Plan <input checked="" type="checkbox"/> Classifies <input type="checkbox"/> Does not Classify Claims.<br>1. (a) Class A: <input checked="" type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: <b>Ahead</b><br>Paid 100% / <input type="checkbox"/> Other:<br>Cr. <b>COOP A/C MOROVE</b> Cr. <b>COOP A/C MOROVE</b> Cr. _____<br># <b>8693-2</b> # <b>8693-1</b> # _____<br>\$ <b>1,754.01</b> \$ <b>6,360.84</b> \$ _____<br>2. Unsecured Claims otherwise receive PRO-RATA disbursements.<br><br><b>OTHER PROVISIONS:</b> (Executory contracts; payment of interest to unsecureds, etc.)<br>See Continuation Sheet |  | Cr. <b>RG MORTGAGE</b> | Cr. _____ | Cr. _____ | Cr. _____ | # <b>1154</b> | # _____ | # _____ | # _____ | \$ <b>7,177.47</b> | \$ _____ | \$ _____ | \$ _____ | Cr. <b>BBVA BANCO</b> | Cr. <b>FORD MOTOR CRED</b> | Cr. _____ | Cr. _____ | # <b>6723</b> | # <b>4755</b> | # _____ | # _____ | \$ <b>3,911.82</b> | \$ <b>2,059.17</b> | \$ _____ | \$ _____ | Cr. _____ | Cr. _____ | Cr. _____ | Cr. _____ | # _____ | # _____ | # _____ | # _____ | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| \$  | <b>345.00</b>              | <b>x</b>  | <b>15</b>     | <b>= \$</b> | <b>5,175.00</b>  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| \$  | <b>545.00</b>              | <b>x</b>  | <b>45</b>     | <b>= \$</b> | <b>24,525.00</b> |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| \$  | x                          | = \$  |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| \$  | x                          | = \$  |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| \$  | x                          | = \$  |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| Cr. <b>RG MORTGAGE</b>  | Cr. _____                  | Cr. _____   | Cr. _____     |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| # <b>1154</b>   | # _____                    | # _____   | # _____       |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| \$ <b>7,177.47</b>  | \$ _____                   | \$ _____  | \$ _____      |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| Cr. <b>BBVA BANCO</b>   | Cr. <b>FORD MOTOR CRED</b> | Cr. _____   | Cr. _____     |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| # <b>6723</b>   | # <b>4755</b>              | # _____   | # _____       |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| \$ <b>3,911.82</b>  | \$ <b>2,059.17</b>         | \$ _____  | \$ _____      |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| Cr. _____   | Cr. _____                  | Cr. _____   | Cr. _____     |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| # _____   | # _____                    | # _____   | # _____       |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| \$ _____  | \$ _____                   | \$ _____  | \$ _____      |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| Additional Payments:<br>\$ _____ to be paid as a LUMP SUM<br>within _____ with proceeds to come from: _____   |                            | PROPOSED BASE: \$ <b>29,700.00</b>  |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| <b>III. ATTORNEY'S FEES</b><br>(Treated as § 507 Priorities)  |                            | Signed:<br>Debtor<br><br>Joint Debtor<br><i>Marilyn Valdes Ortega</i>   |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |
| Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ <b>2,645.00</b>  |                            | Attorney for Debtor <b>Marilyn Valdes Ortega Law Offices</b>  |               |             |                  |             |                 |    |               |          |           |             |                  |    |   |      |  |  |  |    |   |      |  |  |  |    |   |      |  |  |  |  |  |                        |           |           |           |               |         |         |         |                    |          |          |          |                       |                            |           |           |               |               |         |         |                    |                    |          |          |           |           |           |           |         |         |         |         |          |          |          |          |

**AMENDED CHAPTER 13 PAYMENT PLAN**  
**Continuation Sheet - Page 1 of 1**

1. TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR 11 USC 330.
2. FAILURE TO TIMELY OBJECT TO THIS PLAN CONSTITUTES A WAIVER OF THE EQUAL MONTHLY AMOUNT METHOD OF PAYMENT UNDER 11 USC 1325(a)(5).
3. ANY POST PETITION INCOME TAX REFUND THAT DEBTOR(S) WOULD BE ENTITLED TO RECEIVE DURING THE TERM OF THE PLAN WILL BE USED TO FUND THIS PLAN. AFTER ITS CONFIRMATION, AND WITHOUT FURTHER NOTICE, HEARING OR COURT ORDER, THE PLAN SHALL BE DEEMED MODIFIED BY THE INCREMENT(S) TO ITS BASE, IN AN AMOUNT EQUAL TO THE AMOUNT OF EACH INCOME TAX REFUND.
4. TRUSTEE WILL PAY ATTORNEY'S FEES BEFORE ANY SECURED CREDITOR AND AFTER ATTORNEYS FEES, THE TRUSTEE WILL PAY AHEAD SECURED CREDITORS BBVA AND FORD MOTOR CREDIT AHEAD OF OTHER SECURED CREDITORS IN ORDER TO MINIMIZE INSURANCE COSTS AND MAXIMIZE DISTRIBUTION TO GENERAL UNSECURED CREDITORS.
5. STEP UP PAYMENT IN MONTH NUMBER 16 IS AT THE TIME DEBTOR PAYS OF RETIREMENT LOAN.
6. INSURANCE TO BBVA THROUGH EASTERN AMERICA INSURANCE CO. AT THE END OF SALES CONTRACT IN THE APPROXIMATE AMOUNT OF 500.00 DISBURSEMENT TO EASTERN AMERICA INSURANCE TO BEGIN AT END OF THE SALES CONTRACT ON JUNE 2011.
7. ADEQUATE PROTECTION PAYMENT TO BBVA UNTIL CONFIRMATION \$50.00 TO BE PAID BY TRUSTEE MONTHLY.
8. INSURANCE TO FORD MOTOR CREDIT THROUGH EASTERN AMERICA INSURANCE CO. AT THE END OF SALES CONTRACT IN THE APPROXIMATE AMOUNT OF 500.00 DISBURSEMENT TO EASTERN AMERICA INSURANCE TO BEGIN AT END OF THE SALES CONTRACT ON JUNE 2011.
9. ADEQUATE PROTECTION PAYMENT TO FORD MOTOR CREDIT UNTIL CONFIRMATION \$50.00 TO BE PAID BY TRUSTEE MONTHLY.

**I HEREBY CERTIFY:** That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following:

**11-04522-13 Notice will be electronically mailed to:**

JOSE RAMON CARRION MORALES  
newecfmail@ch13-pr.com

MONSITA LECAROZ ARRIBAS  
ustpregion21.hr.ecf@usdoj.gov

MARILYN VALDES ORTEGA on behalf of Debtors  
valdeslaw@prtc.net

**I HEREBY CERTIFY:** That I have mailed by regular mail to all creditors listed.

**11-04522-13 Notice will not be electronically mailed to:**

AEELA  
P.O. BOX 364508  
SAN JUAN, PR 00936-4508

BBVA BANCO  
PO BOX 364745  
SAN JUAN, PR 00936-4745

CHEMPROD CORP  
URB INDTL CORREA  
PO BOX 1886  
BAYAMON, PR 00961

CITIFINANCIAL  
CARR PR149 INT. PR2  
MANATI CENTRO PLAZA LOCAL 8  
MANATI, PR 00674

COOP A/C MOROVENA  
PO BOX 577  
MOROVIS, PR 00687-0557

DEPARTAMENTO DE HACIENDA  
PO BOX 9024140  
OFICINA 424 B  
SAN JUAN, PR 00902

DEPARTAMENTO DEL TRABAJO  
AVE. MUÑOZ RIVERA 505  
HATO REY, PR 00918

DORADO CONCRETE  
PO BOX 360620  
SAN JUAN, PR 00936-0620

FEDERAL LITIGATION DEPT OF JUSTICE  
PO BOX 9020192  
SAN JUAN, PR 00902-0192

FORD MOTOR CREDIT  
PO BOX 71532  
SAN JUAN, PR 00936-8632

HEALTH DISTILLERS INTERNATIONAL  
PO BOX 363885  
SAN JUAN, PR 00936-3885

RG MORTGAGE  
PO BOX 362394  
SAN JUAN, PR 00936-2394

SAM'S CLUB  
P.O. BOX 530942  
ATLANTA, GA 30353-0942

VENTANAS DEL NORTE  
CARR 670  
BUZON 81-1  
MANATI, PR 00674

WAL-MART  
PO BOX 530927  
ATLANTA, GA 30353-0927